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November 18, 2004

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Examiner Harish T. Dass
Art Unit 3628

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Centralized Facsimile Number
U.S. Patent & Trademark Office

From: Jan Huss for David Alberti
(650) 833-2052

Client-Matter Number: 2101117-991100

Re: U.S. Patent Application No. 09/613,491
Filed: July 7, 2000
Entitled: SYSTEM AND METHOD FOR CONSUMER CONTROL OVER CARD-
BASED TRANSACTIONS
Inventors: Abel et al.

Pages: 8 - (including this form)

Originals: ☒ were mailed today

If there is a problem with this transmission, please call (650) 833-1569

Fax Operator: Jan Huss

MESSAGE:

Attached is a courtesy copy of the Response After Final Office Action in reply to the Final Office Action, mailed on June 22, 2004, for the above-referenced matter as filed today by First Class Mail.

Thank you.

SILICON VALLEY SAN DIEGO SAN FRANCISCO AUSTIN SEATTLE SACRAMENTO LA JOLLA WASHINGTON, DC

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2101117-991100

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Application No. 09/613,491
Attorney Docket Number 2101117-991100

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

App. Serial No. : 09/613,491
Applicant : Abel et al.
Filed : July 7, 2000
Art Unit : 3628
Examiner : Dass, Harish

Atty. Docket No. : 2101117-991100
Customer No. : 26379

Title: SYSTEM AND METHOD FOR CONSUMER CONTROL OVER CARD-BASED
TRANSACTIONS

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as FIRST CLASS MAIL in an envelope addressed to: M/S: AE, Commissioner for Patents P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date : November 18, 2004

Signature

Jan Huss

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE AFTER FINAL OFFICE ACTION

Sir/Madam:

Applicants respond to the outstanding Office action mailed on June 22, 2004 as follows:

Remarks/Arguments begin on page 2 of this paper.